SYSTEM OF CONDUCTING PROCEDURE FOR SERVICE CONTRACT OF
SERVICE INSTITUTION AND CONSUMER IN PLACE OF
BOTH SERVICE INSTITUTION AND CONSUMER
AND METHOD USING THE SYSTEM

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BACKGROUND OF THE INVENTION

1. Field of the Invention:

The present invention relates to a service contract procedure conducting system for conducting a procedure of

10 a service contract of a service institution and a consumer in place of the service institution and the consumer, and a method using the system.

2. Description of the Related Art:

In recent years, with the prevalence and

15 sophistication of communication means such as the Internet and cellular phones, a consumer can obtain a variety of services through the communication means. In addition, a new service of consultation or mediation emerges for these services. Various studies are

20 conducted from a practical standpoint including security measures, and it is expected that the services offered through the communication means such as the Internet will more safely and conveniently pervade people's lives.

When a consumer wishes to obtain a service through

25 the communication means such as the Internet, to stop a

service, or to change personal information (for example,

the consumer's name, address, telephone number and the

like), it is necessary for the consumer to individually

conduct an associated procedure by telephone or through

5   the Internet in a section serving as a contact point with

consumers in each service institution (for example, a

credit card company, bank, provider or the like) which

offers the service.

In addition, when a consumer attempts to know what

10   kinds of services each service institution offers, the

consumer must directly inquire of a section serving as a

contact point with consumer in each service institution,

for example, by telephone or by referring to a home page

of the institution. It is thus conceivable that the

15   consumer often overlooks services convenient to him.

Thus, there is a need for a method of readily and

safely performing operations such as registration,

changes, or deletion in each service institution, and a

method of showing a variety of services offered by each

20   service institution at a glance. Such methods enable a

typical consumer to obtain a wider variety of services

according to circumstances and to easily obtain only

necessary services.

25   **SUMMARY OF THE INVENTION**

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It is an object of the present invention to provide a service contract procedure conducting system capable of readily and safely performing operations such as registration, changes, or deletion in each service

5   institution and showing various services offered by each service institution at a glance, and a method using the system.

In the present invention, the system comprises a service provider for conducting a procedure associated

10   with a service contract including registration, changes, and deletion of personal information, or registration, changes, and deletion of a service in a service institution and a consumer each having a predetermined contract with the service provider.

15   The consumer can easily and safely perform registration, changes, deletion and the like of the personal information or the service. Even when the consumer has contracts with a plurality of service institutions, the consumer has only to notify the service

20   provider of the registration or the like of the personal information or service. It is thus unnecessary for the consumer to make a notification to each service institution individually, thereby eliminating the need for making the same entries and notification repeatedly.

25   The service institution may previously notify the

service provider of details on essential personal

information required at the registration of the consumer

as a subscriber to a service offered by the service

institution and the service provider may previously

5   notify a consumer terminal of the consumer of the details

of the essential personal information notified by the

service institution such that the consumer is registered

as a subscriber to the service only when the consumer

registers the essential personal information. In this

10   case, since the consumer is not registered as a

subscriber to the service unless the consumer registers

the essential personal information requested by the

service institution in the service provider, the consumer

may make a redetermination whether the consumer

15   subscribes to the service offered by the service

institution depending on the details on the essential

personal information requested by the service institution.

The service provider may sort services offered by

the service institution to present a list of the sorted

20   services to the consumer terminal. In this case, the

consumer can change and delete a service after he sees

the list of the already registered services, and the

consumer can sort the already registered services by

himself. In addition, since the procedure on the

25   consumer side is conducted more conveniently, it is

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expected that the consumer is encouraged to subscribe to a greater number of services or a greater number of consumers subscribe to services.

The service institution can reduce costs for advertising and publicity since it can let consumers know about a new service or a change in a service through the service provider if only it notifies the service provider of the new service or the change. In addition, for a venture capital organization which attempts to start a new business, the service provider serves well as a contact point with consumers in introducing the new business to them.

The above and other objects, features, and advantages of the present invention will become apparent from the following description with reference to the accompanying drawings which illustrate examples of the present invention.

BRIEF DESCRIPTION OF THE DRAWINGS

Fig. 1 is a block diagram showing a service contract procedure conducting system of an embodiment of the present invention;

Fig. 2 illustrates an exemplary hierarchical configuration and a flow of processing in a contact point with users offered by an Internet service provider shown

in Fig. 1;

Fig. 3 illustrates an example of a screen display by the Internet service provider shown in Fig. 1 to provide a user with the hierarchical configuration shown in Fig. 2;

Fig. 4 illustrates another example of a screen display by the Internet service provider shown in Fig. 1 to provide a user with the hierarchical configuration shown in Fig. 2;

Fig. 5 illustrates a further example of a screen display by the Internet service provider shown in Fig. 1 to provide a user with the hierarchical configuration shown in Fig. 2;

Fig. 6 illustrates a yet further example of a screen display by the Internet service provider shown in Fig. 1 to provide a user with the hierarchical configuration shown in Fig. 2;

Fig. 7 illustrates a still further example of a screen display by the Internet service provider shown in Fig. 1 to provide a user with the hierarchical configuration shown in Fig. 2;

Fig. 8 illustrates another example of a screen display by the Internet service provider shown in Fig. 1 to provide a user with the hierarchical configuration shown in Fig. 2;

Fig. 9 illustrates a further example of a screen display by the Internet service provider shown in Fig. 1 to provide a user with the hierarchical configuration shown in Fig. 2;

5   Fig. 10 illustrates a yet further example of a screen display by the Internet service provider shown in Fig. 1 to provide a user with the hierarchical configuration shown in Fig. 2;

Fig. 11 illustrates a still further example of a
10   screen display by the Internet service provider shown in Fig. 1 to provide a user with the hierarchical configuration shown in Fig. 2; and

Fig. 12 illustrates another example of a screen display by the Internet service provider shown in Fig. 1
15   to provide a user with the hierarchical configuration shown in Fig. 2.

DESCRIPTION OF THE PREFERRED EMBODIMENT

As shown in Fig. 1, a service contract procedure
20   conducting system of an embodiment of the present invention comprises service institution 3 for offering services through a network such as the Internet, user terminal 1 serving as a consumer terminal for subscribing to services offered by service institution 3 to obtain
25   the services, and Internet service provider 2 serving as

a contact point with user terminal 1 and service institution 3 for conducting a procedure of a service contract or making an inquiry between user terminal 1 and service institution 3 in place of them.

5   Internet service provider 2 holds and manages two kinds of information including personal information of a user of user terminal 1, specifically, the user's name, address, telephone number, cellular phone number, E-mail address, office, address of the office or the like, and

10   service information provided by service institution 3.

Internet service provider 2 makes a contract with the user of user terminal 1 to cause the user to enter personal information which is held and managed by Internet service provider 2.

15   Internet service provider 2 also makes a contract or an agreement with service institution 3 to cause service institution 3 to provide service information which is held and managed by Internet service provider 2.

When service institution 3 provides Internet

20   service provider 2 with the service information, it makes a brief description and presentation of services which it can offer to the user of user terminal 1. The service information is preferably updated as appropriate to always provide the most up-to-date information.

25   Internet service provider 2 is assumed to receive a

request from the user of user terminal 1 for a more detailed description of the services. Internet service provider 2 is thus configured such that it allows a link to a page containing as its contents details on the

5 services or it allows an inquiry to service institution 3 by telephone or an E-mail.

Service institution 3 previously has notified Internet service provider 2 which information is essential personal information desired by service

10 institution 3 of the personal information of the user of user terminal 1. Internet service provider 2 previously has notified user terminal 1 of the details on the essential personal information (for example, the name, address, and E-mail address of the user) requested by

15 service institution 3. This enables Internet service provider 2 to transmit to service institution 3 only the minimum required personal information requested by service institution 3 rather than transmit to service institution 3 all the personal information entered by the

20 user of user terminal 1. The user of user terminal 1 may make a redetermination whether the user subscribes to the services offered by service institution 3 depending on the essential personal information requested by service institution 3.

25 When user terminal 1, Internet service provider 2,

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and service institution 3 communicate the aforementioned

personal information or service information through the

network, a certain security technique is utilized to

prevent leakage of the information during the

5 communication. In addition, a certain authentication

technique is utilized to prevent fraud such as someone

behaving as the user.

Description is hereinafter made for a method of

conducting a service contact procedure using the service

10 contract procedure conducting system configured as

described above with reference to Figs. 2 to 12.

Internet service provider 2 provides a hierarchical

configuration shown in Fig. 2 for the user of user

terminal 1 such that the user can easily understand, for

15 example, by displaying it on user terminal 1 through a

CGI (Common Gateway Interface).

The user of user terminal 1 accesses a top page

offered by Internet service provider 2 to obtain a

service for conducting a service contract procedure. In

20 response to the access, Internet service provider 2 first

produces a screen display shown in Fig. 3 on user

terminal 1.

When the user of user terminal 1 accesses the top

page offered by Internet service provider 2 for the first

25 time, he selects "to user registration" on the display

screen shown in Fig. 3 and registers as a user with

Internet service provider 2 in order to make a contract

with Internet service provider 2. On the other hand,

when the user has already registered with Internet

5   service provider 2, he selects "to login" to subscribe to

a service or the like.

Now, description is made for how the user of user

terminal 1 registers as a user with Internet service

provider 2.

10   When the user of user terminal 1 selects "to user

registration" on the display screen shown in Fig. 3,

Internet service provider 2 produces a screen display

shown in Fig. 4 on user terminal 1 for entering personal

information.

15   Next, the user of user terminal 1 enters personal

information on the display screen shown in Fig. 4 to

register the personal information with Internet service

provider 2.

The user of user terminal 1 desirably registers as

20   detailed personal information as possible such as his

office or account for direct debit in addition to the

name, address, and telephone number as the personal

information registered with Internet service provider 2.

It should be noted that the user need not register all

25   the items of personal information shown in Fig. 4 and the

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user may register personal information in an acceptable range. However, if essential personal information requested by service institution 3 is not registered, the user cannot be registered correctly as a subscriber to

5   the services offered by service provider 3. It is thus necessary to register as detailed personal information as possible in a range acceptable to the user.

After the entry of the personal information of the user of user terminal 1 is completed, Internet service

10   provider 2 accesses a database of each service institution 3 under contract with Internet service provider 2 through the Internet or by telephone or the like. Internet service provider 2 stores the personal information of the user in the database and produces a

15   screen display shown in Fig. 5 on user terminal 1 for showing the completion of the user registration.

At this point, Internet service provider 2 causes the user to enter an arbitrary user name and password on the screen for showing the completion of the user

20   registration shown in Fig. 5 and stores the entered user name and password in the database of each service institution 3. Thereafter, the user of user terminal 1 enters the aforementioned user name and password at the time of login when the user accesses a top page of

25   Internet service provider 2. The aforementioned user

name and password may be provided arbitrarily by Internet service provider 2.

Internet service provider 2 accesses the database of each service institution 3 to register the user, and at the same time, searches the database for services subscribed to by the user who has registered personal information with Internet service provider 2 to sort those services. Alternatively, for sorting services, Internet service provider 2 may cause the user to directly enter the services subscribed to under contract with service institution 3 and to sort the services based on the entered result.

Next, Internet service provider 2 displays the resulting sorted services subscribed to by the user of user terminal 1 as a list on user terminal 1 as shown in Fig. 6. The display as a list allows the user of user terminal 1 to further arrange the services subscribed to by the user by himself.

Fig. 6 shows ○○ bank, ×× bank, credit card company ○○○○, and credit card company ×××× as service institution 3 under contract with the user of user terminal 1. Fig. 6 also shows services offered by each service institution 3 under contract with the user. While the user of user terminal 1 can delete or change a service for which the user already has a contract with

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each service institution 3 on the display screen shown in Fig. 6, the deletion or change operation is later described.

Next, description is made for how the user of user terminal 1 registers a service provided by each service institution 3 and how the user makes an inquiry about details on a service offered by each service institution 3 after the registration of the user is completed with Internet service provider 2.

When the user of user terminal 1 selects "to login" on the display screen shown in Fig. 3, Internet service provider 2 produces a login screen display shown in Fig. 7 on user terminal 1.

Next, the user of user terminal 1 enters a user name and password on the display screen shown in Fig. 7.

Then, Internet service provider 2 compares the user name and password entered by the user of user terminal 1 with the user name and password stored in the database of each service institution 3 for a match. If both match, Internet service provider 2 displays a top page of Internet service provider 2 on user terminal 1 in which the user can select "to personal page" or "to service list" as shown in Fig. 8.

The user of user terminal 1 selects "to service list" on the display screen shown in Fig. 8. Internet

service provider 2 then produces a screen display showing

a list of categories in Fig. 9 on user terminal 1.

When the user of user terminal 1 attempts, for

example, to make a detailed inquiry about or registration

5   of a service of "bank" in the list of the categories

shown in Fig. 9, the user selects "bank" on the display

screen shown in Fig. 9 to click on it. In response

thereto, Internet service provider 2 produces a screen

display showing a list of services associated with the

10   bank as shown in Fig. 10 on user terminal 1.

When the user of user terminal 1 makes an inquiry

about details on "mobile banking service" of "○○ bank,"

for example, of the services associated with the bank

shown in Fig. 10, the user selects "details" to the right

15   of "mobile banking service" of "○○ bank" in Fig. 10 to

click on it. Internet service provider 2 then displays a

home page or the like (not shown) of service institution

3 (○○ bank in this case) on user terminal 1. The user

of user terminal 1 sees the contents of the home page to

20   check the details on the service.

When the user of user terminal 1 registers, for

example, "mobile banking service" of "○○ bank" of the

services associated with the bank shown in Fig. 10, the

user selects "register" to the right of "mobile banking

25   service" of "○○ bank" in Fig. 10. Internet service

provider 2 then produces a screen display for confirming

the registration shown in Fig. 11 on user terminal 1 to

show details of personal information registered with "○

○ bank." In Fig. 11, the registered information is

5   classified into essential items and optional items. An

already entered item, if any, is displayed on this screen

at the time of user registration.

When the user of user terminal 1 enters all the

essential items on the display screen shown in Fig. 11

10   and additionally enters, for example, only his telephone

number as an optional item (other optional items are left

blank) if all the essential items shown in Fig. 11 are

acceptable to the user. If all the essential items have

been entered at the time of user registration, entries

15   are not required again.

After the user of user terminal 1 enters all the

essential items shown in Fig. 11, Internet service

provider 2 accesses the database of service institution 3

(○○ bank in this case) through the Internet or by

20   telephone. Internet service provider 2 registers "mobile

banking service" for the user of user terminal 1 on the

database.

After the completion of the registration of the

service designated by the user of user terminal 1,

25   Internet service provider 2 notifies user terminal 1 of

that fact in a certain manner, for example through display on a home page as a list of registered services shown in Fig. 6 or an E-mail.

On the other hand, when the user of user terminal 1 wishes not to register a cellular phone number of the essential items shown in Fig. 11, the user may stop registration of "mobile banking service" of "○○ bank." In this case, since a cellular phone number may not be an essential item in another bank, for example ××bank in Fig. 10, the user may select "mobile banking service" of "×× bank."

Next, description is made for how the user of user terminal 1 deletes or changes a service already subscribed to under contract with service institution 3.

The user of user terminal 1 first selects "to personal page" on the top page of Internet service provider 2 shown in Fig. 8 to click on it. In response thereto, Internet service provider 2 produces a personal page screen display shown in Fig. 12.

Then, the user of user terminal 1 selects "to registered service list" on the display screen shown in Fig. 12 to click on it. Internet service provider 2 produces the screen display showing the list of personal registered services in Fig. 6.

When the user of user terminal 1 wishes to delete,

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for example, "mobile banking service" of "×× bank" of the list of personal registered services shown in Fig. 6, the user selects "delete" to the right of "mobile banking service" of "×× bank" to click on it. When the user

5 wishes to change, for example, a service of "credit card company ○○○○," the user selects "change" to the right of "credit card company ○○○○" to click on it. The change of a service includes, for example, a change in the account for direct debit registered with credit card

10 company ○○○○.

When the user of user terminal 1 selects deletion or change of a service on the display screen shown in Fig. 6, Internet service provider 2 produces a confirmation screen display (not shown) for the user to confirm the

15 deletion or change, and asks the user for confirmation if a procedure for deletion or change of the service may be conducted.

As a result, if the deletion or change of the service is confirmed, Internet service provider 2

20 accesses the database of service institution 3 through the Internet or by telephone. Internet service provider 2 deletes or changes the service designated by the user of user terminal 1 on the database.

After the completion of the deletion or change of

25 the service designated by the user of user terminal 1,

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Internet service provider 2 notifies user terminal 1 of that fact in the certain manner, for example through display on the home page as a list of personal registered services as shown in Fig. 6.

5   As described above, since the list of personal registered services shown in Fig. 6 is also displayed on user terminal 1 at the time of user registration, deletion or change of a service can be made also at the user registration in a manner similar to the
10   aforementioned one.

Next, description is made for how the user of user terminal 1 changes or deletes the personal information already registered with each service institution 3.

The user of user terminal 1 first selects "to
15   personal page" on the top page of Internet service provider 2 shown in Fig. 8 to click on it. Internet service provider 2 then produces the personal page screen display shown in Fig. 12 on user terminal 1.

Then, the user of user terminal 1 selects "change
20   personal information" on the displayed page shown in Fig. 12 to click on it. In response thereto, Internet service provider 2 displays the displayed page at the time of personal information entry shown in Fig. 4 on user terminal 1. At this point, an already entered item, if
25   any, is displayed on the displayed page shown in Fig. 4.

The user of user terminal 1 deletes or changes only
the item of personal information (address, for example)
which he wishes to delete or change on the display screen
shown in Fig. 4 and requests Internet service provider 2

5   to conduct a service contract procedure in place of the
user.

Upon receipt of the request for conducting the
service contract procedure from the user of user terminal
1, Internet service provider 2 accesses the databases of

10   all service institutions 3 under contract with Internet
service provider 2 through the Internet or by telephone.
Internet service provider 2 deletes or changes the item
of the personal information of the user on the databases.

Internet service provider 2 notifies user terminal

15   1 of the completion of the procedure in a certain manner,
for example by display on the home page as the list of
personal registered services as shown in Fig. 6.

Therefore, the user of user terminal 1 can conduct
a procedure for deletion or change in any of the services

20   registered already with each service institution only by
notifying Internet service provider 2 of deletion or
change of personal information.

While a preferred embodiment of the present
invention has been described using specific terms, such

25   description is for illustrative purposes only, and it is

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to be understood that changes and variations may be made without departing from the spirit or scope of the following claims.